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April 13, 1998

**CERTIFIED MAIL  
RETURN RECEIPT REQUESTED**

Robert A. Kaminski  
Sr. Claims Analyst  
Mutual Marine Office, Inc.  
330 Madison Avenue  
New York, NY 10017-5001

**Re: Potential Claim for Environmental Damage in the  
Couer d'Alene Basin, Northern Idaho  
Policy Nos.: MMO 71637; MMO 72044; MMO 72079; and MMO 72188  
Your File No.: 102550LX80**

Dear Mr. Kaminski:

Thank you for your letter of March 11, 1998, in which you acknowledge notice of the above-referenced claim under the above-referenced policies. In your letter you state that Group R has not provided sufficient information to demonstrate compliance with the terms and conditions of the insurance contracts listed above. Specifically, you have requested documentation that demonstrates the relationships between Group R and the other named insureds on the policies, namely, The Marmon Group, Inc., Hyatt Corporation, and the Pritzker Interests. We currently are working with our client to assemble relevant documents with respect to the corporate relationships between the various entities mentioned in our notice letter to you. Once we have assembled the relevant information, we will provide you with a response.

You also request (1) copies of all underlying policies, (2) copies of coverage positions taken by all underlying carriers, (3) a statement of exhaustion/erosion of all aggregate limits underlying Mutual Marine's insurance contracts, and (4) if any carrier is insolvent, subject to a State's Commission of Insurance supervision or subject to any State Guarantee Fund, you have requested copies of all orders of insolvency, supervision or Guarantee Fund and any other information relating to the financial status or condition of such carriers. Please be advised that this matter is still in the preliminary stages and we currently are in the process of determining our client's full insurance profile. Accordingly, we cannot provide you with this information at this time. Once we have assembled the relevant information, we will provide it to you.



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LS 003890

65 Livingston Avenue

Roseland New Jersey  
07068-1791



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Robert A. Kaminski  
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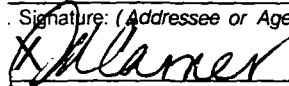
In the meantime, we will continue to keep you advised as to the progress of this matter. Thank you for your attention and courtesies.

Very truly yours,

  
David M. Wissert

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cc: Michael David Lichtenstein, Esq.

<b>SENDER:</b> ■ Check box at right if you require Restricted Delivery. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also wish to receive the following services (for an extra fee):  <input type="checkbox"/> Restricted Delivery  Consult postmaster for fee.	
Article Addressed to:  <b>Robert A. Kaminski Senior Claims Analyst Mutual Marine Office, Inc. 330 Madison Avenue New York, New York 10017-5001</b>		4a. Article Number <b>P 968 718 596</b>	
		4b. Service Type  <input checked="" type="checkbox"/> <b>CERTIFIED</b>	
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FORM 3811, December 1994

Domestic Return Receipt

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